



PTO/SB/08a/b (08-03)

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Substitute for form 1449A/B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/024,585-Conf. #2499
				Filing Date	December 21, 2001
				First Named Inventor	Errol O. Kendall
				Art Unit	3626
				Examiner Name	Not Yet Assigned
Sheet	1	of	1	Attorney Docket Number	1986.004.00-US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
SC	AA	US-5,291,398	03/01/1994	Hagan	
	AB	US-5,375,055	12/20/1994	Togher et al.	
	AC	US-5,704,045	12/30/1997	King et al.	
	AD	US-6/119,093	09/12/2000	Walker et al.	
SC	AE	US-6,233,566 B1	05/15/2001	Levine et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ³
		Country Code ² -Number ⁴ -Kind Code ⁵ (if known)				

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NON PATENT LITERATURE DOCUMENTS			
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SC	CA	International Search Report; United States, 11/25/2003	

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Examiner Signature	<i>Dore. Frank</i>	Date Considered	3/9/07
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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	10/024,585
				Filing Date	December 21, 2001
				First Named Inventor	Errol O. Kendall
				Group Art Unit	2121
				Examiner Name	TBA
Sheet	1	of	1	Attorney Docket Number	1986.00

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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.†	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, Application, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T‡
SC	A	Bragg Associates, Inc., <i>Acturial Counselling Report</i> , 1995, pp: 1-10	
	B	Bragg Associates, Inc., <i>About the Bragg Index Methodology</i> , 1995, pp: 1-3	
	C	Bragg Associates, Inc., <i>Bragg Index</i> , May 10, 1995, Volume 1, pp: 1-2	
	D	Physician's Money Digiest, <i>Don't Get Ripped Off When Buying Life Insurance</i> , February, 1996, pp: 29-30	
	E	Martin Weiss' Safe Money Report, <i>A new collapse in long-term bonds will make 1994 look like a picnic. Wait for yields of 9% or better before buying</i> , June 14, 1995, Issue #254, pp: 1-2	
	F	Consumer Reports, <i>Time To Think About Life Insurance</i> , July, 1993, pp: 431-450	
	G	Consumer Reports; <i>Glasses; Life Insurance: Did Your Agent Lie To You?</i> ; August, 1993, pp: 525-539	
	H	Consumer Reports, <i>Survival Guide to Supermarkets</i> ; September, 1993; pp:555, 595-603	
	I	The Bragg Index and Statusquote, <i>Differentiating KeyCorp's Life Insurance Business</i> , Atlanta, Georgia, February 17, 1997, pp: 1-13	
	J	National Underwriter, <i>The Life Industry Needs A Product-Rating System</i> , April 17, 1996, pp: 11-2	
	K	National Underwriter, <i>Black Box Alien's Been Sighted on Annuity Block</i> , July 15, 1996, pp: 16	
	L	National Underwriter, <i>Product Ratings May Be Closer Than You Think</i> , October 28, 1996, pp: 23	

Examiner Signature	<i>Donna Grunle</i>	Date Considered	3/9/07
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Form PTO 1449		Attorney Docket No. 1986.004.00		Application No. 10/024,585		
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE						
LIST OF REFERENCES CITED BY APPLICANT (Use Several Sheets if Necessary)						
Date: July 29, 2002						
Applicant Errol O. Kendall et al.						
Filing Date December 21, 2001				Group TBA		
U.S. PATENT DOCUMENTS						
EXAMINER INITIAL*		DOCUMENT NUMBER	DATE	NAME	CLASS SUBCLASS	FILING DATE IF APPROPRIATE
SC		2001/0023404 A1	9/2001	Ogawa et al.	705 4	February 28, 2001
J		6,332,129 B1	12/2001	Walker et al.	705 26	December 4, 1998
SC		5,758,328	5/1998	Giovannoli	705 26	February 22, 1996
FOREIGN PATENT DOCUMENTS						
		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION YES NO	
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)						
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	319107					
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